

Table I.A.2.c(2004) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.1%	41.8%	32.0%	17.1%	7.3%	5.5%	36.6%	7.1%
Industry group **								
Agric., fish., forest.	48.9%	54.7%	47.4%	43.7% *	11.6% *	42.7%	52.8%	28.3% *
Mining and manufacturing	23.1%	40.9%	24.5%	14.1%	11.0%	6.4%	30.7%	9.0%
Construction	41.3%	48.2%	39.0%	22.3%	17.6% *	25.5% *	43.3%	22.3%
Utilities and transp.	23.8%	33.0%	51.5%	17.3%	20.9%	10.7% *	35.2%	13.2%
Wholesale trade	27.6%	55.2%	26.3%	8.7%	5.6% *	2.4% *	39.6%	5.0%
Fin. svcs. and real estate	14.6%	29.0%	34.2%	12.8%	5.3%	5.2% *	28.4%	5.5%
Retail trade	13.5%	37.7%	33.2%	13.6%	3.8% *	0.6% *	33.1%	1.8%
Professional services	27.1%	41.7%	24.7%	15.6%	6.6%	16.1%	35.5%	12.1%
Other services	26.7%	42.2%	37.2%	25.3%	8.7%	3.4%	38.9%	7.5%
Ownership								
For profit, incorporated	23.7%	43.8%	30.2%	17.9%	7.9%	5.9%	37.0%	7.4%
For profit, unincorporated	24.6%	34.9%	33.6%	12.1%	4.5%	3.1% *	33.1%	4.3%
Nonprofit	26.2%	43.9%	42.8%	16.6%	6.6%	3.7% *	39.8%	7.7%
Age of firm								
Less than 5 years	35.4%	41.4%	32.2%	13.9% *	3.5% *	.	38.1%	6.7% *
5-9 years	33.1%	40.6%	33.0%	15.9%	10.0% *	2.6% *	37.1%	10.1%
10-19 years	29.7%	40.6%	24.9%	15.4%	6.0%	9.8% *	34.4%	9.1%
20 or more years	24.4%	43.3%	35.3%	18.3%	7.8%	8.1%	37.4%	9.0%
Unknown	3.2%	81.6% *	33.5% *	9.4% *	4.6% *	3.0%	25.4% *	3.0%
Multi/single status								
2 or more locations	8.0%	32.4%	27.7%	14.3%	6.7%	5.5%	22.7%	6.3%
1 location only	36.4%	42.0%	32.6%	19.3%	12.1%	40.5%	37.8%	16.1%
Percent full-time employees								
Less than 25%	23.7%	39.7%	43.0%	28.3%	13.8% *	2.6% *	38.7%	9.3%
25-49 %	18.3%	35.9%	37.8%	18.6%	7.3% *	2.3% *	34.1%	4.6%
50-74 %	21.8%	40.9%	32.7%	17.7%	2.9% *	0.9% *	37.0%	2.6%
75% or more	25.2%	42.6%	30.7%	16.0%	7.6%	7.4%	36.6%	8.3%
Union presence								
No union employees	24.4%	41.0%	30.4%	15.1%	5.5%	1.5%	35.5%	4.5%
Has union employees	34.6%	64.8%	60.4%	46.0%	30.2%	21.9%	61.1%	24.0%
Unknown	8.7%	57.1%	40.2%	19.8%	10.6% *	4.8%	44.1%	5.5%
Percent low wage employees								
50% or more low wage	17.3%	41.6%	32.3%	17.2%	5.5%	1.3%	35.9%	3.8%
Less than 50% low wage	26.4%	41.9%	31.9%	17.1%	8.4%	7.9%	36.7%	8.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c(2004) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.80%	1.40%	0.78%	0.64%	0.48%	0.56%	0.39%
Industry group **								
Agric., fish., forest.	4.13%	5.44%	12.87%	14.18% *	11.91% *	12.75%	5.57%	11.22% *
Mining and manufacturing	1.58%	4.17%	3.12%	3.12%	2.87%	1.36%	1.96%	1.13%
Construction	1.65%	2.30%	5.96%	3.17%	5.32% *	9.94% *	1.64%	2.67%
Utilities and transp.	1.97%	3.89%	6.87%	4.76%	5.96%	3.48% *	3.06%	2.79%
Wholesale trade	1.41%	2.51%	5.02%	2.03%	2.16% *	1.10% *	0.99%	1.47%
Fin. svcs. and real estate	1.14%	2.28%	4.66%	2.89%	1.39%	1.68% *	2.47%	1.25%
Retail trade	0.75%	2.26%	3.65%	2.81%	1.31% *	0.22% *	1.79%	0.33%
Professional services	0.81%	1.16%	2.07%	1.79%	1.39%	2.49%	0.75%	1.51%
Other services	0.91%	1.67%	3.41%	1.70%	1.55%	0.80%	1.45%	0.74%
Ownership								
For profit, incorporated	0.27%	0.93%	2.09%	0.89%	0.75%	0.59%	0.60%	0.42%
For profit, unincorporated	0.90%	1.36%	2.93%	1.56%	1.22%	1.16% *	1.10%	0.70%
Nonprofit	1.07%	3.25%	3.34%	2.53%	1.76%	1.21% *	2.06%	1.23%
Age of firm								
Less than 5 years	2.91%	3.73%	4.03%	5.48% *	2.16% *	.	3.18%	2.21% *
5-9 years	1.51%	1.98%	4.15%	2.37%	4.02% *	1.40% *	1.78%	2.00%
10-19 years	0.81%	1.10%	1.66%	1.83%	1.11%	3.15% *	0.73%	1.41%
20 or more years	0.48%	0.86%	1.85%	1.11%	0.82%	1.04%	0.45%	0.76%
Unknown	0.52%	24.49% *	14.08% *	4.87% *	2.15% *	0.49%	14.64% *	0.51%
Multi/single status								
2 or more locations	0.52%	9.26%	4.72%	1.33%	0.71%	0.51%	1.87%	0.46%
1 location only	0.64%	0.77%	1.61%	0.82%	1.45%	9.18%	0.68%	1.11%
Percent full-time employees								
Less than 25%	2.13%	4.66%	7.91%	4.97%	4.88% *	1.78% *	3.29%	2.21%
25-49 %	1.78%	1.57%	5.57%	3.73%	3.97% *	0.70% *	2.48%	1.17%
50-74 %	1.08%	3.16%	2.47%	2.94%	0.92% *	0.59% *	2.11%	0.72%
75% or more	0.36%	0.98%	1.46%	0.99%	0.79%	0.75%	0.58%	0.57%
Union presence								
No union employees	0.42%	0.90%	1.35%	0.76%	0.59%	0.33%	0.68%	0.29%
Has union employees	1.85%	6.36%	6.92%	6.34%	6.04%	2.30%	3.37%	2.34%
Unknown	0.88%	7.62%	11.89%	5.88%	8.76% *	0.66%	6.09%	0.76%
Percent low wage employees								
50% or more low wage	0.58%	1.72%	2.54%	1.80%	1.29%	0.32%	1.46%	0.54%
Less than 50% low wage	0.41%	1.04%	1.45%	1.23%	0.91%	0.76%	0.71%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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